UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re: Gwendolyn L Overton	Case No.: _____19-12362_____ Judge: _____JNP_____ Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1.   ☒ Motion for Relief from the Automatic Stay filed by _____MidFirst Bank_____ ,
creditor,

A hearing has been scheduled for _____, at _____.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2.   I oppose the above matter for the following reasons **(choose one)**:

☐ Payments have been made in the amount of $ _____, but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes

repayment as follows **(explain your answer)**:

☒ Other **(explain your answer)**:
Debtor requests arrears to be paid in plan.

3.   This certification is being made in an effort to resolve the issues raised in the certification
of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: 10/9/2020 _____   /S/ Gwendolyn L. Overton _____
                                              Debtor's Signature

Date: _____   _____
                                              Debtor's Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter
13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in
opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to
Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13
Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of
Default.

rev.8/1/15